

Pengukuran probability of default bank umum komersial di Indonesia menggunakan pendekatan model struktural periode 2005-2014 = Measurement probability of default Indonesian commercial banking using structural model approach 2005 2014

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Abstrak

Penelitian ini bertujuan untuk mengetahui tingkat probability of default bank di Indonesia menggunakan pendekatan model struktural dan faktor-faktor yang mempengaruhi probability of default bank di Indonesia periode 2005 hingga 2014. Pendekatan model struktural menggunakan data pasar untuk memperoleh probability of default bank. Selanjutnya, digunakan metode data panel untuk mengetahui faktor-faktor yang mempengaruhi probability of default dari bank. Hasil penelitian menemukan semakin besar BUKU (Bank Umum Kelompok Usaha) bank cenderung memiliki volatilitas aset pasar yang lebih stabil, sehingga bank tersebut memiliki probability of default cenderung lebih kecil serta pada masa krisis 2008 berdampak signifikan pada kenaikan probability of default terhadap bank BUKU III dan IV. Adapun non traditional income, short term funding, dan ukuran perusahaan berpengaruh signifikan positif terhadap probability of default bank di Indonesia. Sedangkan, tier 1 ratio, kredit, liquid asset, return on equity memiliki pengaruh signifikan negatif terhadap probability of default bank di Indonesia.

.....This research aims to determine the level of probability of default Indonesian commercial banking using structural model approach and determinant probability of default Indonesian commercial banking during period 2005-2014. The structural model approach uses market data to obtain the probability of default of banks. Furthermore, the panel data method is used to determine the factors that affect the probability of default of banks. The result found that the greater BUKU of bank their asset market volatility is likely to have a more stable, so that the bank has a probability of default tends to be smaller and during the 2008 crisis have a significant impact on the increase in probability of default in BUKU III and BUKU IV. non-traditional income, short-term funding, and size have positive significant effect on the probability of default Indonesian commercial banking. Meanwhile, the tier 1 ratio, credit, liquid assets, return on equity has significantly negative effect on the probability of default Indonesian commercial banking.